

### **III. C.       Disputing Fraudulent Transactions with Banks and Creditors**

Your client's issues with companies and financial institutions may not involve removing or correcting information that appears on your client's credit reports at the three nationwide credit reporting agencies. The company may need to absolve your client's responsibilities for any fraud on existing accounts or any new accounts opened in her name. The sections that follow cover these types of situations with various types of companies and financial institutions, such as check verification companies and issuers of ATM and debit cards. Specifically, in the following pages, you will find:

- [C.1](#)     Disputing Fraudulent Transactions with Check Verification Companies
- [C.2](#)     Disputing Fraudulent ATM and Debit Card Transactions
- [C.3](#)     Credit Card Issuer Obligations under the FCBA
- [C.4](#)     Disputing Fraudulent Charges and New Accounts with Other Creditors